

Application no.: 10/597,943  
Notice dated: 06/10/2008  
Response dated: 08/11/2008

Atty. Docket No.: YSAP.PAY.PT3

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

|                  |   |                         |              |
|------------------|---|-------------------------|--------------|
| Applicant:       | Martinez-Miranda et al.)  | Confirmation no.:       | 8202         |
|                  | )   |                         |              |
|                  | )   | Art Unit:               | 3621         |
| Application No.: | 10/597,943 )  |                         |              |
|                  | )   |                         |              |
| Filing date:     | 08/11/2006 )  | PRELIMINARY AMENDMENT   |              |
|                  | )   | CONCERNING A SUBMISSION |              |
|                  | )   | UNDER 35 U.S.C. 371     |              |
| Title:           | <i>System and Method for Facilitating )<br/>Payment to a Party Not Having An )<br/>Account with a Financial Institution )</i> |                         |              |
|                  | )   |                         |              |
| Docket no:       | <u>YSAP.PAY.PT3</u> )   | Customer No.:           | <u>24943</u> |

**PRELIMINARY AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Notification of Insufficient Fees (“the Notice”) dated June 10, 2008, Applicant submits this Preliminary Amendment. This Amendment is submitted within the two-month period for reply from the date of the Notice, making this response due on or before August 11, 2008, as August 10, 2008 falls on a Sunday.

Prior to examining the subject application, please enter the following amendments.

**Amendments to the claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.